

Information to identify the case:

Debtor 1	<u>Maria T Ogtong-Tynan</u>	Social Security number or ITIN	xxx-xx-7506
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-10408-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria T Ogtong-Tynan
aka Maria Tynan

6/5/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Maria T Ogtong-Tynan
DebtorCase No. 20-10408-JKS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 21

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db
518655573 +Maria T Ogtong-Tynan, 2179 Edwin Avenue, Fort Lee, NJ 07024-3437
518655576 +Antonio Ogtong, 223 The Promenade II, Edgewater, NJ 07020-2113
Celentano Stadtmauer & Walentowicz, LLP, 1035 Route 46 east Suite, B208, PO Box 2594, Clifton, NJ 07015-2594
518655578 +Emergency Physicians Of Englewood, Attn# 9852K, PO Box 14000, Belfast, ME 04915-4033
518655579 Englewood Hospital and Medical Center, PO Box 48304, Newark, NJ 07101-8504
518655580 ++GOLD MEDAL, 11 COTTERS LANE, EAST BRUNSWICK NJ 08816-2002
(address filed with court: Gold Medal Service North, 20 Booker Street, Westwood, NJ 07675)
518655581 +Hackensack Meridian Health, PO Box 48028, Newark, NJ 07101-4828
518655582 Hackensack University Medical Center, PO Box 48028, Newark, NJ 07101-4828
518655583 +Holy Name Hospital, c/o Celentano Stadtmauer & Walentowicz,, 1035 Route 46 East, Suite 5208, PO Box 2594, Clifton, NJ 07015-2594
518655584 Internal Revenue Service, Andover, MA 01810-9052
518655585 +Maria Tynan, 223 The Promenade, Edgewater, NJ 07020-2113
518655586 +Metropolitan Life Insurance Company, c/o KML Law Group, P.C, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
518655588 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518655587 +Paul Benson, c/o Karounos Law Firm, LLC, Christopher R. Karounos, Esq., 17 Chamberlain Avenue, Elmwood Park, NJ 07407-1411
518655589 +Resurgent/LVNV Funding, PO Box 98875, Las Vegas, NV 89193-8875
518655590 Riverside Medical Group, PO Box 95000-7510, Philadelphia, PA 19195-7510
518655591 +Suez Water New Jersey, Customer Service Center, 69 DeVoe Place, Hackensack, NJ 07601-6105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518655574 +E-mail/Text: bankruptcy@credencerm.com Jun 06 2020 03:31:28 ATT Mobility, c/o Credence Resource, 17000 Dallas Pkwy, Ste 204, Dallas, TX 75248-1940
518655577 +EDI: CONVERGENT.COM Jun 06 2020 06:23:00 Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
518655580 E-mail/Text: accountspayable@goldmedalservice.com Jun 06 2020 03:29:11 Gold Medal Service North, 20 Booker Street, Westwood, NJ 07675

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518655575 ##+Big Boy Mechanical, LLC, 502 Art Lane, Ridgefield, NJ 07657-2006

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jun 05, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Metropolitan Life Insurance Company
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Marsha M. Moore on behalf of Debtor Maria T Ogtong-Tynan mmoore@postpolak.com,
mooremr81075@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4